

2017 KEHP Rates

(Under Age 65 and NOT Medicare-Eligible)

Reciprocity retirees with service in another state sponsored system (i.e., KRS) should contact TRS for their rates.

Plan Option Cost	+	Tobacco Usage	+	LivingWell Promise	+	Time-specific adjustments (see below)	=	Your 2017 monthly premium cost
<p>Enter the cost from Chart A (see reverse) for the coverage chosen. Proceed to tobacco usage column.</p> <p>Or</p> <p>If only the spouse is applying for this coverage, select your cost from Chart B (see reverse). Put this amount in final column on the right. This is your monthly cost.</p>		<p>If any person covered has used tobacco in the last 6 months and is selecting Parent Plus, Couple or Family: <u>Enter \$80</u></p> <p>Or</p> <p>If any person covered has used tobacco in the last 6 months and is selecting Single or Family Cross-Reference: <u>Enter \$40</u></p> <p>Or</p> <p>If you or any person covered has not used tobacco in the last 6 months: <u>Enter \$0</u></p>		<p>If you selected a LivingWell plan in 2016, you did not complete the LivingWell Promise and you're selecting a LivingWell plan for 2017: <u>Enter \$40</u></p> <p>Or</p> <p>Everyone else: <u>Enter \$0</u></p>		<p>Entry date, retirement date and years of service determine rate:</p> <p>If you retired prior to July 1, 2010, enter the amount from Chart C (see reverse) for the coverage chosen.</p> <p>Or</p> <p>If you retired on or after July 1, 2010, and began teaching in a TRS-covered position prior to July 1, 2002, enter the amount from Chart D (see reverse) for the coverage chosen.</p> <p>Or</p> <p>If you retired on or after July 1, 2010, and began teaching in a TRS-covered position on or after July 1, 2002, enter the amount from Chart E (see reverse) for the coverage chosen.</p>		<p>Your 2017 monthly premium cost</p>
\$	+	\$	+	\$	+	\$	=	\$

Plan Option Cost					
Chart A (Member Plan Option Cost)					
	Single	Parent Plus	Couple	Family	Family Cross-Reference
LivingWell CDHP†	47.98	122.98	287.98	337.98	77.98*
LivingWell PPO†	79.98	227.98	512.98	642.98	152.98*
Standard PPO	48.46	124.20	290.86	341.36	78.76*
Standard CDHP	13.10	60.58	252.48	302.98	28.26*

† You must agree to the LivingWell Promise

*Per employee/retiree

Chart B (Spouse Plan Option Cost)		
	Single	Parent Plus
LivingWell CDHP	709.24	974.32
LivingWell PPO	728.28	1,030.18
Standard PPO	685.36	971.72
Standard CDHP	670.94	938.08

TRS does not contribute to spouse-applicant health insurance. These amounts represent full KEHP cost.

Abbreviations for Time-specific adjustment charts:

LW CDHP = LivingWell CDHP

LW PPP = Livingwell PPO

ST PPO = Standard PPO

ST CDHP = Standard CDHP

DISCLAIMER/NOTE: Some amounts on this chart are estimated because the TRS contribution for members requires approval by the Board of Trustees, which meets next on Sept. 19. Also, the Shared Responsibility amount is estimated at \$149, but could change when the federal government announces the Medicare Part B Premium, which is expected in November. An updated rate chart will be available on the TRS website when these numbers are finalized.

Information about your account regarding years of service, entry date and retirement date are available on the Pathway member self-service portal, mss.ktrs.ky.gov.

Time-specific adjustments						
Chart C (Retired prior to July 1, 2010)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	527.84	717.92	888.48	989.68	605.74
	10-14.99	401.56	591.64	762.20	863.40	479.46
	15-19.99	275.28	465.36	635.92	737.12	353.18
	20 or more	149.00	339.08	509.64	610.84	226.90
LW PPO	5-9.99	518.12	668.78	924.94	969.14	586.38
	10-14.99	395.08	542.50	798.66	842.86	460.10
	15-19.99	272.04	416.22	672.38	716.58	333.82
	20 or more	149.00	289.94	546.10	590.30	207.54
ST PPO	5-9.99	509.57	714.10	1,060.58	1,176.58	610.46
	10-14.99	389.38	587.82	934.30	1,050.30	484.18
	15-19.99	269.19	461.54	808.02	924.02	357.90
	20 or more	149.00	335.26	681.74	797.74	231.62
ST CDHP	5-9.99	525.28	744.08	1,053.00	1,165.26	638.64
	10-14.99	399.85	617.80	926.72	1,038.98	512.36
	15-19.99	274.43	491.52	800.44	912.70	386.08
	20 or more	149.00	365.24	674.16	786.42	259.80

Chart D (Retired on/after July 1, 2010 & employed before July 1, 2002)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	527.84	670.40	798.32	874.22	586.26
	10-14.99	401.56	496.60	581.88	632.48	440.51
	15-19.99	275.28	322.80	365.44	390.74	294.75
	20 or more	149.00	149.00	149.00	149.00	149.00
LW PPO	5-9.99	518.12	633.54	825.66	858.81	571.74
	10-14.99	395.08	472.03	600.11	622.21	430.83
	15-19.99	272.04	310.51	374.55	385.60	289.91
	20 or more	149.00	149.00	149.00	149.00	149.00
ST PPO	5-9.99	509.57	667.53	927.39	1,014.39	589.80
	10-14.99	389.38	494.69	667.93	725.93	442.87
	15-19.99	269.19	321.84	408.46	437.46	295.93
	20 or more	149.00	149.00	149.00	149.00	149.00
ST CDHP	5-9.99	525.28	690.02	921.71	1,005.90	610.94
	10-14.99	399.85	509.68	664.14	720.27	456.96
	15-19.99	274.43	329.34	406.57	434.63	302.98
	20 or more	149.00	149.00	149.00	149.00	149.00

Chart E (Retired on/after July 1, 2010 & employed on/after July 1, 2002)						
	Years of Service	Single	Parent Plus	Couple	Family	Family Cross-Reference
LW CDHP	5-9.99	603.61	774.68	928.19	1,019.27	673.72
	10-14.99	527.84	670.40	798.32	874.22	586.26
	15-19.99	426.82	531.36	625.17	680.83	469.66
	20-24.99	325.79	392.32	452.01	487.43	353.05
	25-25.99	199.51	218.52	235.57	245.69	207.30
	26-26.99	174.26	183.76	192.29	197.35	178.15
	27 or more	149.00	149.00	149.00	149.00	149.00
LW PPO	5-9.99	591.94	730.46	961.00	1,000.78	656.30
	10-14.99	518.12	633.54	825.66	858.81	571.74
	15-19.99	419.69	504.34	645.22	669.53	459.02
	20-24.99	321.26	375.12	464.77	480.24	346.28
	25-25.99	198.22	213.60	239.22	243.64	205.36
	26-26.99	173.61	181.31	194.11	196.32	177.19
	27 or more	149.00	149.00	149.00	149.00	149.00
ST PPO	5-9.99	581.68	771.24	1,083.08	1,187.48	677.97
	10-14.99	509.57	667.53	927.39	1,014.39	589.80
	15-19.99	413.42	529.26	719.83	783.63	472.26
	20-24.99	317.27	390.98	512.25	552.85	354.71
	25-25.99	197.08	218.14	252.78	264.38	207.77
	26-26.99	173.04	183.57	200.90	206.70	178.39
	27 or more	149.00	149.00	149.00	149.00	149.00
ST CDHP	5-9.99	600.53	798.23	1,076.25	1,177.29	703.33
	10-14.99	525.28	690.02	921.71	1,005.90	610.94
	15-19.99	424.94	545.75	715.66	777.40	487.76
	20-24.99	324.60	401.47	509.60	548.89	364.57
	25-25.99	199.17	221.13	252.03	263.25	210.59
	26-26.99	174.09	185.07	200.52	206.13	179.80
	27 or more	149.00	149.00	149.00	149.00	149.00